

NO PURCHASE NECESSARY TO ENTER:

No purchase necessary to enter or win. All federal, state, local, and municipal laws and regulations apply. Void where prohibited. Odds of winning are based on total number of entries received.

HOW TO ENTER:

Fund a mortgage with Gesa Credit Union ("Gesa") during the promotional period and you'll be automatically entered into a drawing to win \$25,000 cash. Gesa members who open a new mortgage or refinance their mortgage with Gesa will receive 5 entries in drawing. Alternate entries will receive 1 entry for drawing.

ALTERNATE ENTRY PROCEDURES:

No purchase necessary to win. An alternate entry may be submitted by mailing an essay of at least 500 words on the following prompt: Homeownership is often seen as a key step towards achieving financial freedom. In your essay, share your personal financial goals and how winning free mortgage payments for a year would contribute to those objectives. Discuss the attributes and qualities you prioritize when selecting a mortgage lender that supports your financial aspirations. You must include your name, address, date of birth, email address, and telephone number to Gesa Credit Union, Attn. Marketing Dept. at 51 Gage Blvd. Richland, WA 99352. Your essay must be received by Gesa before the end of the business day on June 30, 2024. An alternate entry is limited to one (1) entry per individual and address. Multiple alternate entry requests from the same individual or address will be discarded. If you do not submit all of the requirements listed above, your entry will be discarded. Proof of an active mortgage will be required if entering through an alternate entry.

ELIGIBILITY:

Promotion participants must be over the age of 18 who are in good standing and reside in Washington, Oregon, or Idaho. Gesa employees, its professional advisors, advertising and promotional agencies, affiliates, licensees, franchisees, officers, directors, volunteers, and members of their immediate families are not eligible to enter the drawing. Void where prohibited by law. Drawing is subject to all applicable federal, state, and local laws and regulations. By participating in the drawing, you agree to the terms and conditions of these Official Rules. Need not be present to win. A mortgage loan with Gesa must be closed and funded by July 31, 2024 to be eligible. Offer valid on first mortgage loans that close only. Refinances are eligible on first mortgages only and exclude fixed-rate second mortgages and home equity line of credit.

PROMOTIONAL PERIOD:

To be eligible for the drawing, loan and refinance applications must be submitted between February 5, 2024 and June 30, 2024 and close by July 31, 2024.

PRIZE:

There will be a random drawing for one prize of \$25,000 after the conclusion of the promotional period. Prize winner will be required to produce identification satisfactory to the Contest Sponsor and sign an affidavit of eligibility and a release (including a publicity release) as prepared by the Contest Sponsor as a condition of receiving their prize. Prize money will be deposited into winner's Gesa saving account. If a Gesa savings account is not available, the prize money will be issued as a cashier's check.

DRAWING DATES:

The winner will be randomly selected no later than August 15, 2024.

NOTIFICATION OF WINNERS AND SUBSTITUTION OF PRIZES:

Winner will be notified within ten (10) business days by telephone or via email if applicable. A Gesa representative will attempt to call or email the winner once. If the winner does not respond within three (3) days from the initial notification attempt, then the prize will be forfeited, and an alternate winner will be selected by random drawing. Winner may not substitute or transfer prizes. Gesa will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Gesa Credit Union will report winnings over \$600 on IRS Form 1099-MISC. Winner is responsible for all tax consequences. Consult your tax advisor. Winners acknowledge this responsibility by entering the drawing. Winners reserve the right to "opt out" or "decline" any prizes. If a winner declines, an alternate winner will be selected by random drawing.

DUTIES OF PARTICIPANTS:

By entering, participants agree to be bound by these rules and the decisions of Gesa, which shall be final, and to comply with all federal, state and local laws and regulations. Gesa will interpret these rules and resolve any disputes, conflicting claims or ambiguities concerning the rules of the drawing. The decision of Gesa shall be final on all matters of fact, interpretation, eligibility, procedure and fulfillments. Gesa reserves the right in its sole and absolute discretion to modify these rules and/or to cancel, terminate, modify or suspend all or any part of the drawing and may, but is not obligated to, select a winner from among all eligible entries received up to the time of such cancellation, termination, modification, or suspension, as applicable.

LIMITATION OF LIABILITY:

In no event will Gesa, its employees, officers, directors, members, agents, affiliates, subsidiaries, and advertising, promotion and legal advisors be responsible for or be liable for: (i) late, lost, delayed, damaged, misdirected, incomplete, illegible, or unintelligible entries; (ii) telephone, electronic, hardware, or software program, network, Internet, or computer malfunctions, failures, or difficulties; (iii) errors in transmission; (iv) any condition caused by events beyond the control of Gesa that may cause the drawing to be disrupted or corrupted; (v) any printing or typographical errors in any materials associated with the promotion; or (vi)

any damages or losses of any kind, including without limitation direct, indirect, incidental, consequential, or punitive damages, caused by a prize or resulting from acceptance, possession, or use of a prize, or from participation in the promotion. Participation in the drawing constitutes permission for Gesa to publicize and/or broadcast the winner's name, photograph, character, likeness and voice. There will be no additional compensation. Winners must sign Gesa's Publicity Authorization and Release Form and Department of the Treasury Internal Revenue Service Form W-9. Failure to sign the release form and W-9 is a violation of the promotion rules and constitutes forfeiture of the prize. Gesa reserves the right to cancel or modify the drawing if fraud or technical failures compromise the integrity of the drawing as determined by Gesa in its sole discretion. Under no circumstances will entrant be permitted to recover, and entrant hereby waives all rights to claim, punitive incidental or consequential damages, or any other damages, including attorney's fees and litigation costs, other than entrant's actual out-of-pocket expenses associated with entering this drawing. Furthermore, entrant agrees that any and all disputes and causes of action arising out of or connected with this drawing or any prizes awarded shall be resolved individually, without resort to any form of class action, and entrant specifically waives any right to participate in a class action.

VIOLATION OF PROMOTION RULES:

Gesa reserves the right to disqualify any participant or winner who, in its sole suspicion, tampers with the entry process, intentionally undermines the ordinary and normal operation of the Contract, violates the Promotion Rules, or acts in an unsportsmanlike or disruptive manner. All decisions by Gesa are final. No substitutions or cash equivalents allowed. Failure to comply with all promotion rules will result in disqualification and forfeiture of the prize. If forfeited, the prize will remain the property of Gesa.

INQUIRES OR QUESTIONS:

If you have questions, or want to obtain a list of winners, contact the Marketing Department at Gesa Credit Union, PO Box 500, Richland, WA 99352 or call (888) 946-4372.